



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [NBT BANCORP INC.](#)

City/State [NORWICH, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)
 Consolidated Assets (\$000): [11,537,253](#)
 Peer Group Number: [1](#) Number in Peer Group: [133](#)
 Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[NBT BANCORP INC.](#)
[52 SOUTH BROAD STREET](#)

[NORWICH, NY 13815](#)

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	11,084,532	9,737,046	10,491,922	9,573,290	9,379,004
Net income (\$000)	39,846	10,368	104,388	121,021	112,566
Number of BHCs in peer group	133	146	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.86	2.67	60	3.18	3.13	46	3.02	2.77	68	3.27	3.21	48	3.28	3.33	40
+ Non-interest income	1.37	1.13	69	1.49	0.89	82	1.40	1.21	64	1.46	0.90	82	1.40	0.90	84
- Overhead expense	2.50	2.28	69	2.91	2.60	70	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66
- Provision for credit losses	-0.10	-0.12	42	1.22	0.58	85	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89
+ Securities gains (losses)	0	0.01	58	0	0.02	48	0	0.02	27	0	0.01	57	-0.07	0	4
+ Other tax equivalent adjustments	0	0	48	0	0	52	0	0	5	0	0	79	0	0	45
= Pretax net operating income (tax equivalent)	1.85	1.78	56	0.51	0.88	31	1.28	1.04	67	1.64	1.53	64	1.48	1.55	43
Net operating income	1.44	1.36	56	0.43	0.71	29	0.99	0.81	65	1.26	1.19	59	1.20	1.22	47
Net income	1.44	1.35	56	0.43	0.71	29	0.99	0.82	65	1.26	1.19	59	1.20	1.22	47
Net income (Subchapter S adjusted)		1.78			1.10			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.32	3.18	56	4.07	4.29	34	3.64	3.55	54	4.23	4.49	26	4.04	4.38	26
Interest expense	0.21	0.29	35	0.55	0.87	17	0.34	0.52	27	0.64	1.02	16	0.45	0.81	14
Net interest income (tax equivalent)	3.11	2.88	61	3.51	3.36	57	3.30	3.01	66	3.59	3.45	51	3.59	3.58	42
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.12	0.16	52	0.31	0.11	89	0.23	0.27	55	0.36	0.11	91	0.38	0.09	92
Earnings coverage of net loan and lease losses (X)	21.87	25.70	63	7.40	18.72	31	10.75	22.91	46	7.25	22.46	26	6.42	29.27	24
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.38	1.49	42	1.38	1.17	72	1.47	1.58	45	1.02	0.94	65	1.05	0.94	67
Allowance for loan and lease losses / Total loans and leases	1.38	1.47	44	1.38	1.15	74	1.47	1.55	49	1.02	0.93	66	1.05	0.93	68
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.59	0.70	45	0.45	0.60	36	0.61	0.71	48	0.37	0.56	34	0.40	0.57	40
30-89 days past due loans and leases / Total loans and leases	0.19	0.33	32	0.48	0.45	59	0.33	0.39	51	0.43	0.31	72	0.48	0.32	77
Liquidity and Funding															
Net noncore funding dependence	-6.21	-0.51	35	10.70	10.43	49	-0.99	3.20	41	12.44	10.70	55	15.36	13.54	56
Net short-term noncore funding dependence	-6.55	-6.88	48	9.72	5.47	68	-1.46	-4.76	59	10.78	5.88	68	13.24	8.57	65
Net loans and leases / Total assets	65.26	60.99	61	71.87	71.80	47	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38
Capitalization															
Tier 1 leverage ratio	9.60	9.15	66	10.02	10.30	48	9.56	9.13	69	10.33	10.39	56	9.52	10.37	32
Holding company equity capital / Total assets	10.32	10.72	41	11.17	11.10	55	10.86	11.16	44	11.53	11.37	53	10.65	11.21	41
Total equity capital (including minority interest) / Total assets	10.32	10.85	40	11.17	11.16	54	10.86	11.29	42	11.53	11.43	51	10.65	11.30	40
Common equity tier 1 capital / Total risk-weighted assets	12.13	12.57	48	10.90	12.03	34	11.84	12.38	44	11.29	12.50	35	10.49	12.37	21
Net loans and leases / Equity capital (X)	6.32	5.73	65	6.43	6.66	44	6.22	5.58	65	6.31	6.55	42	6.70	6.70	52
Cash dividends / Net income	29.44	23.13	58	227.93	53.69	90	45.22	42.30	56	38.02	25.65	69	38.44	24.05	69
Cash dividends / Net income (Subchapter S adjusted)		14.81			34.75			-0.65			93.20			35.12	
Growth Rates															
Assets	15.91	16.49	55	4.41	9.46	29	12.53	16.68	41	1.67	8.66	20	4.59	9.35	35
Equity capital	7.09	9.13	52	7.56	8.86	46	6	6.99	50	10.07	12.19	44	6.23	12.50	29
Net loans and leases	5.25	7.22	47	4.78	8.61	36	4.45	9.07	34	3.70	8.63	28	4.71	10.51	27
Noncore funding	-51.33	-25.09	17	-0.39	12.16	39	-49.07	-12.18	6	-16.38	4.16	24	20.94	6.76	69
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	8.40	11.33	52	0	4.01	27	8.42	13.56	49	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	113.05	102.85	90	106.40	104.84	61	113.28	102.81	89	107.98	104.21	68	109.77	104.10	74
Cash from ops + noncash items + op expense / Op expense + dividends	154.07	98.58	74	244.01	160.07	80	149.83	147.24	64	110.65	152.31	36	96.11	123.74	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	75,091	78,722	307,843	321,439	300,750	-4.61	22.77
Income from lease financing receivables.....	2	6	16	35	77	-66.67	-96.97
Fully taxable income on loans and leases.....	74,950	78,474	307,029	320,229	300,827	-4.49	22.41
Tax-exempt income on loans and leases.....	143	254	830	1,245	0	-43.70	
Estimated tax benefit on income on loans and leases.....	47	68	246	331	0	-30.61	
Income on loans and leases (tax equivalent).....	75,140	78,796	308,105	321,805	300,827	-4.64	22.72
Investment interest income (tax equivalent).....	9,181	10,105	38,792	43,744	42,169	-9.15	0.55
Interest on balances due from depository institutions.....	136	238	610	773	183	-42.86	547.62
Interest income on other earning assets.....	155	591	2,096	2,879	3,083	-73.77	-63.79
Total interest income (tax equivalent).....	84,612	89,730	349,603	369,201	346,262	-5.70	19.49
Interest on time deposits of \$250K or more.....	317	692	2,588	2,913	1,614	-54.19	
Interest on time deposits < \$250K.....	1,100	2,698	7,709	12,565	9,597	-59.23	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,755	5,714	11,773	24,508	10,933	-69.29	46.13
Interest on other borrowings and trading liabilities.....	724	3,116	7,692	15,993	16,482	-76.77	-59.30
Interest on subordinated debt and mandatory convertible securities.....	1,359	0	2,842	0	0		
Total interest expense.....	5,255	12,220	32,604	55,979	38,626	-57.00	-2.23
Net interest income (tax equivalent).....	79,357	77,510	316,999	313,222	307,636	2.38	21.28
Non-interest income.....	38,020	36,226	146,879	139,593	131,520	4.95	32.88
Adjusted operating income (tax equivalent).....	117,377	113,736	463,878	452,815	439,156	3.20	24.81
Overhead expense.....	69,337	70,872	277,948	274,517	264,978	-2.17	18.52
Provision for credit losses.....	-2,796	29,640	51,134	25,412	28,828		
Securities gains (losses).....	15	3	26	247	-6,341	400.00	-48.28
Other tax equivalent adjustments.....	0	0	-22	1	0		
Pretax net operating income (tax equivalent).....	51,303	12,412	134,386	157,100	139,009	313.33	74.04
Applicable income taxes.....	11,155	1,715	28,699	34,411	24,436	550.44	14.62
Tax equivalent adjustments.....	302	329	1,299	1,668	2,007	-8.21	-64.72
Applicable income taxes (tax equivalent).....	11,457	2,044	29,998	36,079	26,443	460.52	8.21
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	39,846	10,368	104,388	121,021	112,566	284.32	110.94
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	39,846	10,368	104,388	121,021	112,566	284.32	110.94
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	39,846	10,368	104,388	121,021	112,566	284.32	110.94
Investment securities income (tax equivalent).....	9,181	10,105	38,792	43,744	42,169	-9.15	0.55
US Treasury and agency securities (excluding mortgage-backed securities).....	940	81	1,475	1,481	2,262	1060.49	0.53
Mortgage-backed securities.....	6,320	8,753	31,188	35,895	31,838	-27.80	7.10
All other securities.....	1,921	1,271	6,129	6,368	8,069	51.11	-16.30
Cash dividends declared.....	11,732	23,632	47,207	46,010	43,269	-50.36	23.85
Common.....	11,732	23,632	47,207	46,010	43,269	-50.36	23.85
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.05	2.96	56	3.69	3.99	24	3.33	3.27	55	3.86	4.19	25	3.69	4.08	16
Less: Interest expense	0.19	0.27	35	0.50	0.81	17	0.31	0.48	27	0.58	0.95	16	0.41	0.75	14
Equals: Net interest income (tax equivalent)	2.86	2.67	60	3.18	3.13	46	3.02	2.77	68	3.27	3.21	48	3.28	3.33	40
Plus: Non-interest income	1.37	1.13	69	1.49	0.89	82	1.40	1.21	64	1.46	0.90	82	1.40	0.90	84
Equals: adjusted operating income (tax equivalent)	4.24	3.87	73	4.67	4	82	4.42	4.04	74	4.73	4.16	75	4.68	4.27	69
Less: Overhead expense	2.50	2.28	69	2.91	2.60	70	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66
Less: Provision for credit losses	-0.10	-0.12	42	1.22	0.58	85	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89
Plus: Realized gains (losses) on held-to-maturities securities	0	0	99	0	0	48	0	0	95	0	0	97	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.02	48	0	0.02	29	0	0.01	57	-0.07	0	4
Plus: other tax equivalent adjustments	0	0	48	0	0	52	0	0	5	0	0	79	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.85	1.78	56	0.51	0.88	31	1.28	1.04	67	1.64	1.53	64	1.48	1.55	43
Less: Applicable income taxes (tax equivalent)	0.41	0.40	60	0.08	0.19	31	0.29	0.23	66	0.38	0.35	58	0.28	0.32	34
Less: Minority interest	0	0	42	0	0	47	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.44	1.36	56	0.43	0.71	29	0.99	0.81	65	1.26	1.19	59	1.20	1.22	47
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.44	1.35	56	0.43	0.71	29	0.99	0.82	65	1.26	1.19	59	1.20	1.22	47
Memo: Net income (last four quarters)	1.24	1.07	70	1.06	1.06	49	0.99	0.82	65	1.26	1.19	58	1.20	1.22	46
Net income—BHC and noncontrolling (minority) interest	1.44	1.37	56	0.43	0.71	29	0.99	0.83	65	1.26	1.19	59	1.20	1.22	46
Margin Analysis															
Average earning assets / Average assets	91.97	93.08	35	90.66	93.22	18	91.54	92.32	39	91.12	93.22	27	91.45	93.23	29
Average interest-bearing funds / Average assets	58.10	62.97	30	62.39	71	17	59.01	64.06	26	62.69	70.66	20	63.50	70.70	23
Interest income (tax equivalent) / Average earning assets	3.32	3.18	56	4.07	4.29	34	3.64	3.55	54	4.23	4.49	26	4.04	4.38	26
Interest expense / Average earning assets	0.21	0.29	35	0.55	0.87	17	0.34	0.52	27	0.64	1.02	16	0.45	0.81	14
Net interest income (tax equivalent) / Average earning assets	3.11	2.88	61	3.51	3.36	57	3.30	3.01	66	3.59	3.45	51	3.59	3.58	42
Yield or Cost															
Total loans and leases (tax equivalent)	3.97	4.05	47	4.40	4.75	28	4.13	4.27	46	4.62	4.98	26	4.45	4.85	23
Interest-bearing bank balances	0.07	0.10	14	1.12	1.24	39	0.18	0.27	24	2.14	2.26	50	5.66	1.88	98
Federal funds sold and reverse repos		0.26			0.85			0.68			2.02			1.50	
Trading assets		0.39			0.48			0.60			0.49		0	0.70	34
Total earning assets	3.31	3.15	57	4.05	4.23	36	3.63	3.51	55	4.21	4.47	33	4.01	4.33	28
Investment securities (tax equivalent)	1.83	1.84	48	2.49	2.64	37	2.21	2.25	43	2.56	2.74	30	2.39	2.69	27
US Treasury and agency securities (excluding mortgage-backed securities)	0.89	1.30	29	0.56	2.63	3	0.64	1.75	6	1.47	2.54	10	1.51	2.20	15
Mortgage-backed securities	2.06	1.60	81	2.59	2.42	70	2.40	2.05	83	2.63	2.54	63	2.31	2.44	36
All other securities	2.40	2.93	33	2.78	3.38	28	2.69	3.24	26	3.23	3.80	29	3.07	3.74	27
Interest-bearing deposits	0.21	0.26	46	0.69	0.98	19	0.39	0.53	37	0.77	1.13	18	0.44	0.85	13
Time deposits of \$250K or more	1.15	0.82	78	1.98	2.02	45	2.09	1.42	91	1.93	2.13	28	1.15	1.57	12
Time deposits < \$250K	0.87	0.78	61	1.52	1.79	21	1.25	1.36	38	1.65	1.91	23	1.33	1.42	33
Other domestic deposits	0.13	0.17	41	0.51	0.69	32	0.24	0.36	33	0.57	0.86	26	0.26	0.64	10
Foreign deposits		0.13			1.79			0.42			2.53			1.85	
Federal funds purchased and repos	0.16	0.18	62	0.69	0.72	48	0.32	0.62	27	1.10	1.23	48	0.98	1.03	54
Other borrowed funds and trading liabilities	2.38	1.38	85	1.94	0.78	79	1.84	1.50	68	2.07	1.03	64	1.78	2.10	21
All interest-bearing funds	0.33	0.42	40	0.80	1.14	18	0.53	0.74	29	0.93	1.34	17	0.65	1.06	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	38,020	36,226	146,879	139,593	131,520
Fiduciary activities income	5,116	4,853	19,406	19,164	19,524
Service charges on deposit accounts - domestic	3,456	4,378	14,635	18,864	18,964
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	2,794	2,421	9,841	9,235	9,223
Insurance activities revenue	3,461	4,269	14,757	15,771	15,122
Venture capital revenue	0	0	0	0	0
Net servicing fees	86	151	528	565	512
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	149	448	3,065	1,077	801
Other non-interest income	22,958	19,706	84,647	74,917	67,374
Total overhead expenses	69,337	70,872	277,948	274,517	264,978
Personnel expense	41,601	40,750	161,934	156,867	151,685
Net occupancy expense	11,050	10,637	41,523	41,289	39,355
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	812	834	3,395	3,579	4,042
Other operating expenses	15,874	18,651	71,096	72,782	69,896
Fee income on mutual funds and annuities	957	922	3,566	4,061	3,699
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,813	1,789	1,812	1,788	1,791
Average personnel expense per employee	22.95	22.78	89.37	87.73	84.69
Average assets per employee	6,113.92	5,442.73	5,790.24	5,354.19	5,236.74

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.52	2.10	62	2.55	0.72	85	2.43	2.02	63	2.91	0.66	86	2.81	1.69	72
Overhead expenses / Net Interest Income + non-interest income	59.22	59.31	50	62.49	63.41	50	60.09	62.28	44	60.85	61.79	47	60.62	61.22	45
Percent of Average Assets															
Total overhead expense	2.50	2.28	69	2.91	2.60	70	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66
Personnel expense	1.50	1.28	73	1.67	1.50	68	1.54	1.30	75	1.64	1.50	62	1.62	1.46	64
Net occupancy expense	0.40	0.24	94	0.44	0.32	86	0.40	0.26	92	0.43	0.32	84	0.42	0.31	83
Other operating expenses	0.60	0.73	41	0.80	0.76	58	0.71	0.94	31	0.80	0.76	57	0.79	0.79	52
Overhead less non-interest income	1.13	1.10	50	1.42	1.67	31	1.25	1.25	46	1.41	1.65	27	1.42	1.65	30
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	59.07	58.69	51	62.31	61.62	54	59.92	61.82	47	60.62	59.91	54	60.34	60.51	48
Personnel expense	35.44	33.28	61	35.83	35.22	54	34.91	32.36	64	34.64	34.17	52	34.54	34.42	49
Net occupancy expense	9.41	6.42	84	9.35	7.45	80	8.95	6.58	84	9.12	7.50	76	8.96	7.33	78
Other operating expenses	14.22	18.45	22	17.13	18.43	43	16.06	22.28	21	16.86	17.93	41	16.84	18.28	38
Total non-interest income	32.39	28.42	65	31.85	20.39	83	31.66	28.83	60	30.83	19.83	85	29.95	20.30	82
Fiduciary activities income	4.36	2.15	79	4.27	1.69	82	4.18	2.09	78	4.23	1.61	85	4.45	1.95	80
Service charges on domestic deposit accounts	2.94	3.21	44	3.85	3.19	68	3.15	3.27	47	4.17	3.21	67	4.32	3.58	63
Trading revenue	0	0.97	24	0	0.16	45	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	2.38	2.51	63	2.13	1.14	82	2.12	2.46	62	2.04	0.91	82	2.10	0.85	83
Insurance activities revenue	2.95	0.38	94	3.75	0.52	91	3.18	0.41	93	3.48	0.37	94	3.44	0.46	92
Venture capital revenue	0	0.02	45	0	0	50	0	0.01	44	0	0	50	0	0	49
Net servicing fees	0.07	0.99	35	0.13	-0.34	65	0.11	0.01	65	0.12	0.22	57	0.12	0.52	44
Net securitization income	0	0.01	45	0	0	49	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	0.13	3.74	13	0.39	3.28	26	0.66	3.92	31	0.24	2.27	26	0.18	1.98	20
Other non-interest income	19.56	8.65	89	17.33	7.77	89	18.25	9.65	86	16.54	7.41	92	15.34	7.05	91
Overhead less non-interest income	26.68	29.66	37	30.46	41.03	20	28.26	31.93	37	29.80	39.47	16	30.39	39.75	18
Applicable income taxes / Pretax net operating income (tax equivalent)	21.74	21.04	52	13.82	17.29	26	21.36	18.63	64	21.90	21.51	48	17.58	18.37	36
Applicable income tax + TE / Pretax net operating income + TE	22.33	22.74	47	16.47	21.44	20	22.32	21.18	51	22.97	23.31	44	19.02	21.35	25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	4,432,776	4,360,458	4,403,261	4,321,141	4,067,639	1.66	27.89
Commercial and industrial loans	1,610,074	1,025,430	1,475,106	949,812	920,380	57.01	103.90
Loans to individuals	1,512,608	1,773,847	1,540,121	1,793,212	1,821,916	-14.73	-6.48
Loans to depository institutions and acceptances of other banks	0	14,018	0	4,015	4,000	-100.00	-100.00
Agricultural loans	49,330	52,984	45,663	52,128	53,978	-6.90	-8.57
Other loans and leases	29,970	27,133	35,867	27,535	26,772	10.46	-3.07
Less: Unearned income	4	12	14	14	33	-66.67	-97.24
Loans and leases, net of unearned income	7,634,754	7,253,858	7,500,004	7,147,829	6,894,652	5.25	27.93
Less: Allowance for loan and lease losses	105,000	100,000	110,000	72,965	72,505	5.00	63.25
Net loans and leases	7,529,754	7,153,858	7,390,004	7,074,864	6,822,147	5.25	27.55
Debt securities that reprice or mature in over 1 year	1,795,720	1,491,635	1,745,890	1,456,904	1,575,079	20.39	14.13
Mutual funds and equity securities	30,247	22,378	28,737	23,771	19,053	35.16	53.37
Subtotal	9,355,721	8,667,871	9,164,631	8,555,539	8,416,279	7.94	24.80
Interest-bearing bank balances	972,195	123,254	512,686	46,248	5,405	688.77	6131.62
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	184,307	130,704	219,368	148,510	207,016	41.01	37.94
Trading assets	0	0	0	0	0		-100.00
Total earning assets	10,512,223	8,921,829	9,896,685	8,750,297	8,628,700	17.83	37.33
Non-interest-bearing cash and due from depository institutions	182,830	160,106	159,995	170,595	175,550	14.19	30.68
Premises, fixed assets, and leases	72,705	76,502	74,206	75,631	78,970	-4.96	-15.86
Other real estate owned	1,318	2,384	1,458	1,458	2,441	-44.71	-51.47
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	768,177	792,722	800,562	717,944	670,702	-3.10	30.39
Total assets	11,537,253	9,953,543	10,932,906	9,715,925	9,556,363	15.91	36.17
Quarterly average assets	11,084,532	9,737,046	10,918,284	9,594,996	9,521,379	13.84	33.79
Average loans and leases (YTD)	7,574,337	7,163,111	7,461,329	6,971,934	6,764,766	5.74	28.73
Memoranda							
Loans held-for-sale	1,295	6,475	1,119	11,731	6,943	-80.00	146.20
Loans not held-for-sale	7,633,459	7,247,383	7,498,885	7,136,098	6,887,709	5.33	27.92
Real estate loans secured by 1-4 family	1,949,433	1,989,990	1,958,881	1,997,385	1,944,778	-2.04	10.39
Commercial real estate loans	2,423,119	2,309,297	2,381,550	2,262,883	2,065,460	4.93	47.06
Construction and land development	170,039	121,799	144,114	149,372	145,561	39.61	11.62
Multifamily	644,548	604,490	633,706	562,721	425,739	6.63	181.15
Nonfarm nonresidential	1,608,532	1,583,008	1,603,730	1,550,790	1,494,160	1.61	27.05
Real estate loans secured by farmland	60,224	61,171	62,830	60,873	57,401	-1.55	14.72
Total investment securities	2,010,274	1,644,717	1,993,995	1,629,185	1,801,148	22.23	16.42
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	414,438	58,818	408,337	90,554	144,744	604.61	49.75
Municipal securities	292,258	183,053	258,043	169,572	273,047	59.66	24.45
Mortgage-backed securities	1,245,167	1,380,468	1,270,600	1,345,288	1,364,304	-9.80	4.16
Asset-backed securities	0	0	0	0	0		
Other debt securities	28,164	0	28,278	0	0		
Mutual funds and equity securities	30,247	22,378	28,737	23,771	19,053	35.16	53.37
Available-for-sale securities	1,387,028	1,000,980	1,348,698	975,340	998,496	38.57	10.09
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	304,331	46,844	297,021	77,164	109,857	549.67	9.96
Municipal securities	48,025	2,619	43,180	2,513	29,914	1733.72	18.94
Mortgage-backed securities	1,006,508	951,517	980,219	895,663	858,725	5.78	9.05
Asset-backed securities	0	0	0	0	0		
Other debt securities	28,164	0	28,278	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	7,177	20,966	20,267	11,188	-4,924	-65.77	-12.43
Available-for-sale securities appreciation (depreciation)	6,676	28,122	29,987	6,786	-19,129	-76.26	-63.70
Structured notes, fair value	1,134	1,437	1,285	1,470	1,698	-21.09	
Pledged securities	1,603,225	1,359,911	1,446,751	1,336,238	1,496,604	17.89	2.11

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,495,622	2,423,077	3,241,123	2,414,383	2,361,099	44.26	74.02
NOW, ATS and transaction accounts	1,474,134	1,128,960	1,329,466	1,095,164	1,153,531	30.57	33.65
Time deposits less brokered deposits < \$250K	138,669	274,830	199,711	321,636	370,508	-49.54	
MMDA and other savings accounts	4,241,801	3,469,322	3,877,624	3,217,080	2,922,904	22.27	46.03
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,350,226	7,296,189	8,647,924	7,048,263	6,808,042	28.15	44.91
Time deposits of \$250K or more	116,604	139,881	104,085	140,405	146,069	-16.64	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	95,339	182,404	143,386	208,775	240,696	-47.73	-65.06
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	10,598	416,517	50,003	471,518	651,018	-97.46	-91.52
Other borrowings w/remaining maturity over 1 year	3,471	14,166	14,094	39,193	53,706	-75.50	-95.68
Brokered deposits < \$250K	349,100	428,568	329,683	399,152	414,100	-18.54	
Noncore funding	575,112	1,181,536	641,251	1,259,043	1,505,589	-51.33	-38.23
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	201,196	101,196	201,196	101,196	101,196	98.82	98.82
Other liabilities	219,738	262,443	254,917	187,026	123,627	-16.27	105.84
Total liabilities	10,346,272	8,841,364	9,745,288	8,595,528	8,538,454	17.02	36.29
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	497	497	497	497	497	0.00	0.00
Common surplus	578,596	577,080	578,082	576,708	575,466	0.26	0.84
Retained earnings	777,170	678,611	749,055	696,214	621,203	14.52	64.78
Accumulated other comprehensive income	-16,699	-2,792	417	-19,026	-43,174		
Other equity capital components	-148,583	-141,217	-140,433	-133,996	-136,083		
Total holding company equity capital	1,190,981	1,112,179	1,187,618	1,120,397	1,017,909	7.09	35.07
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,190,981	1,112,179	1,187,618	1,120,397	1,017,909	7.09	35.07
Total liabilities and capital	11,537,253	9,953,543	10,932,906	9,715,925	9,556,363	15.91	36.17
Memoranda							
Non-interest-bearing deposits	3,495,622	2,423,077	3,241,123	2,414,383	2,361,099	44.26	74.02
Interest-bearing deposits	6,320,308	5,441,561	5,840,569	5,173,437	5,007,112	16.15	29.08
Total deposits	9,815,930	7,864,638	9,081,692	7,587,820	7,368,211	24.81	42.16
Long-term debt that reprices within 1 year	292	50,660	25,287	25,661	570,251	-99.42	-99.69
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,187,618	1,120,397	1,120,397	1,017,909	958,177		
Accounting restatements	0	-4,339	-4,339	0	0		
Net income	39,846	10,368	104,388	121,021	112,566		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	2,087	2,082		
Less: Purchase of treasury stock	8,150	7,221	6,438	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	11,732	23,632	47,207	46,010	43,269		
Change in other comprehensive income	-17,116	16,234	19,443	24,148	-21,097		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	515	372	1,374	1,242	9,450		
Holding company equity capital, ending balance	1,190,981	1,112,179	1,187,618	1,120,397	1,017,909		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	38.42	36.10	52	43.81	52.54	25	40.28	36.22	52	44.47	52.67	27	42.56	53.63	21
Commercial and industrial loans	13.96	13.88	51	10.30	11.25	53	13.49	13.52	48	9.78	11.45	50	9.63	11.42	49
Loans to individuals	13.11	3.42	90	17.82	2.65	95	14.09	3.40	91	18.46	2.71	95	19.06	2.65	96
Loans to depository institutions and acceptances of other banks	0	0.02	32	0.14	0	94	0	0.03	31	0.04	0	93	0.04	0	94
Agricultural loans	0.43	0.19	82	0.53	0.50	72	0.42	0.19	79	0.54	0.53	72	0.56	0.47	74
Other loans and leases	0.26	4.29	7	0.27	1.37	51	0.33	4.63	6	0.28	1.08	52	0.28	2.64	22
Net loans and leases	65.26	60.99	61	71.87	71.80	47	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38
Debt securities over 1 year	15.56	16.70	47	14.99	13.39	62	15.97	15.55	54	15	13.66	61	16.48	13.20	69
Mutual funds and equity securities	0.26	0.06	89	0.22	0.05	88	0.26	0.05	92	0.24	0.06	88	0.20	0.05	84
Subtotal	81.09	78.43	54	87.08	85.81	59	83.83	78.16	68	88.06	86.76	55	88.07	87.24	50
Interest-bearing bank balances	8.43	9.08	49	1.24	3.70	24	4.69	7.51	31	0.48	2.97	13	0.06	2.30	3
Federal funds sold and reverse repos	0	0.50	27	0	0.04	36	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less	1.60	1.59	62	1.31	2.03	48	2.01	1.68	68	1.53	2.10	51	2.17	2.14	66
Trading assets	0	0.56	19	0	0.05	39	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	91.12	91.48	47	89.63	92.21	16	90.52	91.05	44	90.06	92.39	17	90.29	92.24	23
Non-interest cash and due from depository institutions	1.58	1	89	1.61	1.13	81	1.46	1.07	82	1.76	1.14	83	1.84	1.25	82
Other real estate owned	0.01	0.02	52	0.02	0.04	51	0.01	0.02	55	0.02	0.04	46	0.03	0.04	57
All other assets	7.30	7.44	50	8.76	6.58	81	8.01	7.82	53	8.18	6.41	76	7.87	6.39	71
Memoranda															
Short-term investments	10.02	11.92	47	2.55	6.17	19	6.70	11.17	31	2	5.36	20	2.22	4.70	32
U.S. Treasury securities	0	0.98	13	0	0.24	29	0	0.84	17	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities)	3.59	0.73	91	0.59	1.01	51	3.73	0.63	93	0.93	1.25	53	1.51	1.67	58
Municipal securities	2.53	1.77	67	1.84	2.69	48	2.36	1.69	68	1.75	2.58	47	2.86	2.66	64
Mortgage-backed securities	10.79	12.38	46	13.87	9.31	79	11.62	11.75	50	13.85	9.38	76	14.28	8.73	79
Asset-backed securities	0	0.35	25	0	0.28	35	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	0.24	0.46	52	0	0.53	14	0.26	0.42	57	0	0.53	15	0	0.52	16
Loans held-for-sale	0.01	0.46	17	0.07	0.45	31	0.01	0.52	20	0.12	0.39	44	0.07	0.29	51
Loans held for investment	66.16	61.15	66	72.81	71.37	49	68.59	61.72	71	73.45	72.01	49	72.07	73.24	41
Real estate loans secured by 1-4 family	16.90	11.69	73	19.99	16.12	68	17.92	11.91	76	20.56	16.02	70	20.35	16.83	68
Revolving	2.75	1.51	75	3.58	2.22	73	3.03	1.66	75	3.74	2.24	74	3.91	2.43	75
Closed-end, secured by first liens	13.68	9.76	73	15.62	13.19	67	14.35	9.81	74	15.95	13.07	70	15.29	13.60	64
Closed-end, secured by junior liens	0.47	0.21	85	0.79	0.37	87	0.54	0.22	87	0.87	0.37	90	1.15	0.41	90
Commercial real estate loans	21	22.27	44	23.20	32.97	20	21.78	22.22	45	23.29	33.26	19	21.61	33.39	16
Construction and land development	1.47	3.32	29	1.22	4.95	10	1.32	3.40	27	1.54	5	13	1.52	4.78	16
Multifamily	5.59	3.21	82	6.07	4.89	72	5.80	3.12	84	5.79	4.76	72	4.46	5.12	60
Nonfarm nonresidential	13.94	14.77	45	15.90	21.52	25	14.67	14.72	47	15.96	21.85	23	15.64	21.85	21
Real estate loans secured by farmland	0.52	0.33	75	0.61	0.95	61	0.57	0.33	75	0.63	0.95	61	0.60	0.88	63

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	58.06	57.91	41	60.11	73	22	58.71	57.15	41	60.45	72.74	23	59	72.88	20
Real estate loans secured by 1-4 family	25.53	19.43	67	27.43	22.54	64	26.12	19.43	70	27.94	22.29	67	28.21	23.13	67
Revolving	4.15	2.45	76	4.92	3.11	74	4.41	2.64	75	5.08	3.13	76	5.42	3.34	76
Closed-end	21.38	16.76	69	22.52	19	67	21.71	16.59	70	22.86	18.71	67	22.79	19.33	65
Commercial real estate loans	31.74	35.36	40	31.84	46.09	15	31.75	34.63	41	31.66	46.16	15	29.96	45.57	14
Construction and land development	2.23	5.29	26	1.68	6.94	11	1.92	5.26	22	2.09	6.97	13	2.11	6.53	17
1-4 family	0.42	1.05	40	0.40	1.53	22	0.43	0.93	44	0.41	1.47	20	0.54	1.52	29
Other	1.81	4.21	23	1.28	5.29	11	1.49	4.19	18	1.68	5.34	14	1.58	4.90	18
Multifamily	8.44	5.08	80	8.33	6.63	72	8.45	4.96	82	7.87	6.42	71	6.17	6.76	58
Nonfarm nonresidential	21.07	23.47	41	21.82	30.32	20	21.38	22.93	44	21.70	30.59	19	21.67	30.16	21
Owner-occupied	7.33	7.93	50	7.99	10.67	31	7.59	7.68	54	8.05	10.68	31	8.57	10.31	37
Other	13.74	15.25	42	13.83	19.09	27	13.79	14.95	44	13.65	19.36	24	13.10	19.35	24
Real estate loans secured by farmland	0.79	0.56	73	0.84	1.39	59	0.84	0.54	73	0.85	1.38	59	0.83	1.27	61
Loans to depository institutions and acceptances of other banks	0	0.03	32	0.19	0.01	93	0	0.06	31	0.06	0	93	0.06	0	94
Commercial and industrial loans	21.09	23.16	47	14.14	16.08	48	19.67	22.17	43	13.29	16.16	45	13.35	16.21	46
Loans to individuals	19.81	6.02	88	24.45	3.97	95	20.53	6.13	89	25.09	4	95	26.43	3.89	94
Credit card loans	0	0.50	22	0	0.03	32	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	0.65	0.33	81	0.73	0.74	70	0.61	0.32	77	0.73	0.78	70	0.78	0.69	72
Other loans and leases	0.39	8.05	7	0.37	1.96	51	0.48	9.09	6	0.39	1.48	52	0.39	3.74	21
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	391.36	382.51	45	419.39	495.64	30	394.49	381.27	42	417.05	493.53	31	426.85	505.61	31
Real estate loans secured by 1-4 family	172.11	124.29	72	191.40	152.35	72	175.50	125.03	70	192.78	151.03	72	204.08	161.34	71
Revolving	28	16.14	72	34.30	21.20	74	29.65	17.42	71	35.06	21.25	75	39.19	23.52	76
Closed-end	144.11	106.79	72	157.10	128.54	70	145.85	106.14	71	157.72	127.10	70	164.89	134.73	69
Commercial real estate loans	213.93	237.40	42	222.11	312.51	20	213.37	234.65	44	218.40	311.74	20	216.74	316.03	19
Construction and land development	15.01	35.26	28	11.71	46.61	9	12.91	35.62	28	14.42	46.63	13	15.27	44.92	17
1-4 family	2.84	6.84	41	2.76	10.01	23	2.88	6.34	44	2.82	9.52	24	3.88	10.21	31
Other	12.18	28.01	29	8.96	35.67	11	10.04	28.16	25	11.59	35.90	14	11.40	33.75	20
Multifamily	56.91	34.02	79	58.14	46.80	73	56.77	32.74	81	54.31	44.76	72	44.68	48.38	63
Nonfarm nonresidential	142.01	157.71	40	152.25	205.18	26	143.68	155.06	42	149.67	206.64	24	156.79	208.15	25
Owner-occupied	49.38	52.99	52	55.78	71.52	34	51.03	52.37	53	55.52	71.54	34	62.04	70.68	43
Other	92.64	102.29	43	96.48	129.31	32	92.66	100.54	44	94.16	130.65	29	94.76	134.17	27
Real estate loans secured by farmland	5.32	3.50	73	5.88	8.74	60	5.63	3.44	74	5.88	8.66	61	6.02	8.13	63
Loans to depository institutions and acceptances of other banks	0	0.18	32	1.35	0.03	94	0	0.28	31	0.39	0.01	93	0.42	0.01	94
Commercial and industrial loans	142.15	145.22	50	98.63	107.03	51	132.16	139.91	47	91.67	106.70	48	96.58	107.07	49
Loans to individuals	133.55	35.91	89	170.61	24.64	94	137.98	37.47	91	173.07	24.83	94	191.19	24.45	96
Credit card loans	0	2.59	22	0	0.20	32	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	4.36	1.94	81	5.10	4.59	71	4.09	1.88	79	5.03	4.86	70	5.66	4.49	74
Other loans and leases	2.65	47.52	6	2.61	13.34	51	3.21	49.54	7	2.66	10.25	52	2.81	25.58	21
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.51	27.81	43	23.97	35.25	18	24.29	27.32	43	23.73	35.38	19	21.53	35.09	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	165.22	185.94	42	167.22	239.50	24	163.21	183.76	42	163.69	239.13	23	155.74	243.62	20
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	214.59	243.39	41	222.99	315.61	20	214.23	240.85	40	219.21	315.15	19	217.78	318.90	18

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	10.02	11.92	47	2.55	6.17	19	6.70	11.17	31	2	5.36	20	2.22	4.70	32
Liquid assets	24.40	27.16	43	17.31	16.56	62	21.51	26.22	37	17.01	16.28	62	17.68	15.56	63
Investment securities	17.42	18.78	48	16.52	16.02	57	18.24	17.85	55	16.77	16.41	55	18.85	16.02	68
Net loans and leases	65.26	60.99	61	71.87	71.80	47	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38
Net loans, leases and standby letters of credit	65.74	61.79	61	72.22	72.18	46	68.09	62.48	66	73.17	72.78	46	71.82	73.71	37
Core deposits	81.04	73.69	76	73.30	71.07	58	79.10	70.67	73	72.54	71.61	51	71.24	69.97	54
Noncore funding	4.98	11.95	24	11.87	15.12	40	5.87	14.13	23	12.96	14.61	44	15.75	16.58	47
Time deposits of \$250K or more	1.01	1.96	29	1.41	4.27	10	0.95	2.11	23	1.45	4.33	11	1.53	4.28	14
Foreign deposits	0	0.34	39	0	0	48	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	0.83	1.22	52	1.83	0.91	77	1.31	1.47	63	2.15	0.77	85	2.52	0.96	83
Secured federal funds purchased	0	0	48	0	0	47	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0.83	0.60	61	1.83	0.86	78	1.31	0.54	75	2.15	0.75	85	2.52	0.97	84
Commercial paper	0	0.01	45	0	0	49	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.09	1.11	41	4.18	2.71	74	0.46	1.24	45	4.85	2.75	76	6.81	3.63	74
Earning assets that reprice within 1 year	40.91	38.67	54	50.72	32.25	88	46.55	39.38	68	49.44	33.16	85	39.42	32.35	70
Interest-bearing liabilities that reprice within 1 year	19.57	7.73	88	27.66	18.02	80	25.52	8.20	92	26.04	18.54	77	31.42	18.20	83
Long-term debt that reprices within 1 year	0	0.28	61	0.51	0.12	84	0.23	0.47	66	0.26	0.15	81	5.97	0.16	97
Net assets that reprice within 1 year	21.34	29.49	31	22.55	13.56	67	20.79	29.11	31	23.13	13.71	68	2.04	12.98	24
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.21	-0.51	35	10.70	10.43	49	-0.99	3.20	41	12.44	10.70	55	15.36	13.54	56
Net short-term noncore funding dependence	-6.55	-6.88	48	9.72	5.47	68	-1.46	-4.76	59	10.78	5.88	68	13.24	8.57	65
Short-term investment / Short-term noncore funding	212.61	246.74	58	23.16	85.19	27	122.34	184.19	43	17.43	78.10	22	16.01	62.28	30
Liquid assets - short-term noncore funding / Nonliquid assets	26.03	30.67	46	7.61	7.37	55	20.43	28.18	44	6.64	6.90	53	4.61	4.17	52
Net loans and leases / Total deposits	76.71	76.22	53	90.96	90.71	50	81.37	79.43	57	93.24	90.96	53	92.59	92.88	44
Net loans and leases / Core deposits	80.53	83.77	52	98.05	102.17	42	85.45	88.34	50	100.38	102.55	46	100.21	106.50	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.69	0.62	64	2.21	0.81	87	1.99	1.57	66	1.16	0.36	88	-0.56	-0.47	34
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.64	1.31	37	2.96	2.80	59	2.94	4.31	35	0.70	1.28	37	-2.17	-1.95	38
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	54	0	-0.05	65	0	0.02	47	0	-0.02	40	0	-0.04	54
Percent of Investment Securities															
Held-to-maturity securities	29.50	12.84	78	37.78	6.21	89	30.92	11.38	82	38.67	7.25	89	43.51	10.76	87
Available-for-sale securities	69	85.49	20	60.86	92.49	10	67.64	87.23	16	59.87	91.33	11	55.44	88.32	12
U.S. Treasury securities	0	5.10	13	0	1.66	29	0	4.72	16	0	2.07	28	0	2.08	27
US agency securities (excluding mortgage-backed securities)	20.62	4.35	90	3.58	6.85	46	20.48	4.01	91	5.56	8.16	53	8.04	11	53
Municipal securities	14.54	9.71	71	11.13	16.56	47	12.94	9.83	67	10.41	15.40	45	15.16	16.63	54
Mortgage-backed securities	61.94	66.67	42	83.93	57.75	86	63.72	66.64	48	82.57	57.07	86	75.75	54.50	77
Asset-backed securities	0	1.97	25	0	1.61	34	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	1.40	3.05	50	0	3.74	14	1.42	3.01	50	0	3.73	15	0	3.75	16
Mutual funds and equity securities	1.50	0.36	88	1.36	0.46	82	1.44	0.35	89	1.46	0.49	82	1.06	0.41	80
Debt securities 1 year or less	9.17	9.29	58	7.95	13.45	43	11	10.55	62	9.12	13.55	47	11.49	13.91	58
Debt securities 1 to 5 years	46.78	16.09	91	64.52	22.24	97	56.27	17.03	95	70.77	23.43	97	53.52	23.42	91
Debt securities over 5 years	42.54	72.48	13	26.17	60.11	13	31.29	69.86	10	18.65	58.63	10	33.93	58.36	19
Pledged securities	79.75	33.48	94	82.68	46.13	86	72.56	35.67	91	82.02	43.76	87	83.09	42.20	91
Structured notes, fair value	0.06	0.05	87	0.09	0.05	84	0.06	0.02	89	0.09	0.09	83	0.09	0.15	81
Percent Change from Prior Like Quarter															
Short-term investments	355.39	156.41	85	38.91	42.20	59	275.88	183.32	72	-8.32	32.84	26	62.89	16.28	81
Investment securities	22.23	31.91	50	-6.23	4.97	28	22.39	23.62	59	-9.55	4.80	14	3.51	8.02	46
Core deposits	28.15	29.18	53	3.49	9.29	27	22.70	26.88	39	3.53	9.96	28	1.10	10.40	17
Noncore funding	-51.33	-25.09	17	-0.39	12.16	39	-49.07	-12.18	6	-16.38	4.16	24	20.94	6.76	69

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,183,547	1,920,117	1,734,782
Commit: Secured commercial real estate loans	357,499	425,434	408,896	430,193	277,447
Commit: Unsecured real estate loans	6,222	2,901	4,052	4,176	3,520
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	54,570	34,914	54,009	34,479	41,194
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	39,153	41,603	39,785	38,693	37,310
Credit derivatives - notional amount (holding company as beneficiary)	72,131	67,098	72,528	58,921	33,475
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	111,284	108,700	112,313	97,614	70,785
Derivative Contracts					
Interest rate futures and forward contracts	173	20,324	511	16,013	7,220
Written options contracts (interest rate)	2,765	26,532	1,919	8,688	4,200
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,536,842	2,146,606	2,472,168	1,976,418	1,531,738
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							19.97	22.01	51	19.76	16.97	68	18.15	17.31	58
Standby letters of credit	0.47	0.67	49	0.35	0.34	59	0.49	0.71	47	0.35	0.36	58	0.43	0.35	65
Commercial and similar letters of credit	0	0.02	20	0	0.01	37	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.11	41	0	0	50	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0.34	0.28	71	0.42	0	97	0.36	0.35	70	0.40	0	97	0.39	0.02	92
Credit derivatives - notional amount (holding company as beneficiary)	0.63	0.18	83	0.67	0	97	0.66	0.30	83	0.61	0	98	0.35	0.01	94
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0	48	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.96	0.16	90	1.09	0	99	1.03	0.30	89	1	0	99	0.74	0	98
Derivative contracts	22.01	42.67	56	22.04	4.61	88	22.63	48.62	52	20.60	2.95	93	16.15	6.51	84
Interest rate contracts	22.01	30.32	59	22.04	4.45	88	22.63	34.36	55	20.60	2.87	93	16.15	6.40	84
Interest rate futures and forward contracts	0	4.59	27	0.20	0.37	76	0	6.21	25	0.16	0.08	85	0.08	0.25	56
Written options contracts (interest rate)	0.02	2	21	0.27	0.42	72	0.02	2.18	19	0.09	0.13	76	0.04	0.26	45
Purchased options contracts (interest rate)	0	1.45	22	0	0.03	44	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	21.99	20.33	65	21.57	2.93	93	22.61	20.83	64	20.34	2.19	94	16.03	5.18	86
Foreign exchange contracts	0	6.19	25	0	0	47	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	0	47	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0	49	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0	49	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	0	48	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0	49	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0	49	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0	48	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.27	37	0	0	49	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							29.26	42.82	40	27.54	24.81	61	25.64	25.18	54

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,539,780	2,193,462	2,474,598	2,001,119	1,543,158
Interest rate contracts	2,539,780	2,193,462	2,474,598	2,001,119	1,543,158
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	173	20,324	511	16,013	7,220
Written options	2,765	26,532	1,919	8,688	4,200
Exchange-traded	0	0	0	0	0
Over-the-counter	2,765	26,532	1,919	8,688	4,200
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,536,842	2,146,606	2,472,168	1,976,418	1,531,738
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,539,780	2,193,462	2,474,598	2,001,119	1,543,158
Interest rate contracts	2,539,780	2,193,462	2,474,598	2,001,119	1,543,158
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,697,645	2,327,261	2,634,931	2,138,726	1,669,720
One year or less	1,060	52,503	26,443	49,835	194,816
Over 1 year to 5 years	517,244	435,824	506,659	462,277	470,932
Over 5 years	2,179,341	1,838,934	2,101,829	1,626,614	1,003,972
Gross negative fair value (absolute value)	70,661	119,251	108,642	41,826	17,692
Gross positive fair value	70,715	119,068	108,780	41,769	20,036
Held for trading	0	0	0	0	0
Non-traded	70,715	119,068	108,780	41,769	20,036
Current credit exposure on risk-based capital derivative contracts	70,615	119,068	108,780	41,769	20,036
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.52	76	100	99.81	59	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.16	25	0	0.02	43	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.04	33	0	0.01	46	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards															
Written options	0.11	12.82	17	0.93	16.76	34	0.02	14.05	15	0.80	14.06	43	0.47	11.75	40
Exchange-traded	0	8.11	17	1.21	14.03	29	0.08	8.18	14	0.43	11.73	29	0.27	11.14	34
Over-the-counter	0.11	0.10	42	0	0	48	0	0.14	40	0	0	48	0	0	49
Purchased options	0	7.80	17	1.21	13.57	29	0.08	7.73	14	0.43	10.84	29	0.27	10.65	34
Exchange-traded	0	3.58	20	0	1.84	34	0	3.42	19	0	2.45	35	0	1.29	38
Over-the-counter	0	0.11	42	0	0	49	0	0.15	40	0	0	49	0	0	49
Swaps	0	3.15	21	0	1.82	35	0	2.86	21	0	2.28	36	0	1.22	38
0.11	69.64	90	97.86	59.14	79	99.90	68.76	92	98.77	64.61	74	99.26	65.42	77	
Held for trading															
Interest rate contracts	0	42.14	20	0	10.82	36	0	43.53	19	0	15.01	35	0	13.60	38
Foreign exchange contracts	0	36.29	20	0	12.35	36	0	36.62	19	0	16.17	35	0	12.87	38
Equity, commodity, and other contracts	0	1.47	33	0	0	47	0	1.60	32	0	0.11	46	0	0	48
0	0.51	40	0	0	48	0	0.68	38	0	0	48	0	0	49	
Non-traded															
Interest rate contracts	100	57.86	79	100	89.18	63	100	56.47	80	100	84.99	64	100	86.40	61
Foreign exchange contracts	100	54.11	87	100	88.61	68	100	53.82	87	100	84.69	69	100	85.51	64
Equity, commodity, and other contracts	0	0.45	33	0	0.01	45	0	0.46	34	0	0.01	44	0	0	47
0	0.12	37	0	0	47	0	0.10	37	0	0.01	47	0	0	48	
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	106.22	90.92	90	106.10	67.08	96	106.48	91.48	89	106.88	80.07	96	108.20	82.85	94
Over 1 year to 5 years	0.04	26.80	6	2.39	15.23	43	1.07	32.05	10	2.49	15.20	45	12.62	12.75	68
Over 5 years	20.37	28.69	43	19.87	15.99	59	20.47	27.06	46	23.10	22.92	58	30.52	22.66	63
85.81	30.03	97	83.84	28.82	90	84.94	29.56	97	81.29	34.12	87	65.06	36.28	68	
Gross negative fair value (absolute value)	2.78	1.21	93	5.44	3.13	79	4.39	1.55	94	2.09	1.30	72	1.15	0.66	79
Gross positive fair value	2.78	1.70	90	5.43	2.44	89	4.40	2.23	96	2.09	1.14	80	1.30	1.10	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.05	79	0.13	0.02	93	0.11	0.07	84	0.04	0	94	0.02	0.01	87
Gross positive fair value (X)	0.07	0.07	67	0.13	0.01	95	0.11	0.09	70	0.04	0	93	0.02	0.01	85
Held for trading (X)	0	0.05	21	0	0	44	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0.07	0.01	93	0.13	0.01	97	0.11	0.02	95	0.04	0	96	0.02	0.01	88
Current credit exposure (X)	0.07	0.05	72	0.13	0.01	95	0.11	0.06	75	0.04	0.01	91	0.02	0	89
Credit losses on derivative contracts	0	0	47	0	0	49	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.91	0.61	77	1.52	0.11	95	1.40	0.85	79	0.54	0.10	90	0.27	0.06	89

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	110,000	72,965	72,965	72,505	69,500
Gross losses	4,660	8,226	27,078	32,540	34,128
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,456	2,587	9,945	7,588	8,305
Net losses	2,204	5,639	17,133	24,952	25,823
Provision for loan and lease losses	-2,796	29,640	51,134	25,412	28,828
Adjustments	0	3,034	3,034	0	0
Ending balance	105,000	100,000	110,000	72,965	72,505
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.10	-0.11	44	1.22	0.58	85	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89
Provision for loan and lease losses / Average loans and leases	-0.15	-0.20	46	1.66	0.80	85	0.69	0.82	44	0.36	0.16	87	0.43	0.16	90
Provision for loan and lease losses / Net loan and lease losses	-126.86	-168.35	36	525.63	717.14	52	298.45	487.86	41	101.84	142.73	41	111.64	182.69	38
Allowance for loan and lease losses / Total loans and leases not held for sale	1.38	1.49	42	1.38	1.17	72	1.47	1.58	45	1.02	0.94	65	1.05	0.94	67
Allowance for loan and lease losses / Total loans and leases	1.38	1.47	44	1.38	1.15	74	1.47	1.55	49	1.02	0.93	66	1.05	0.93	68
Allowance for loan and lease losses / Net loans and leases losses (X)	11.91	18.09	55	4.43	24.62	20	6.42	11.58	46	2.92	17.18	10	2.81	21.35	10
Allowance for loan and lease losses / Nonaccrual assets	241.94	291.29	50	333.64	334.63	64	246.38	299.17	51	289.84	315.75	65	284.48	285.36	65
ALLL / 90+ days past due + nonaccrual loans and leases	230.50	246.27	57	310.06	291.99	66	230.14	244.34	54	252.55	283.41	66	237.16	259.30	63
Gross loan and lease losses / Average loans and leases	0.25	0.24	62	0.46	0.15	91	0.36	0.34	66	0.47	0.16	91	0.50	0.15	94
Recoveries / Average loans and leases	0.13	0.08	76	0.14	0.04	92	0.13	0.07	86	0.11	0.05	86	0.12	0.05	84
Net losses / Average loans and leases	0.12	0.16	52	0.31	0.11	89	0.23	0.27	55	0.36	0.11	91	0.38	0.09	92
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	9.07	7.39	67	7.95	9.45	61	30.56	33.98	52	22.23	41.80	34	25.10	51.25	39
Earnings coverage of net loan and lease losses (X)	21.87	25.70	63	7.40	18.72	31	10.75	22.91	46	7.25	22.46	26	6.42	29.27	24

Net Loan and Lease Losses By Type

Real estate loans	-0.01	0.03	24	0.03	0.02	71	0.02	0.04	43	0.05	0.02	77	0.06	0.01	84
Real estate loans secured by 1-4 family	-0.03	-0.01	24	0.04	0.01	76	0.03	0.01	72	0.09	0.02	86	0.10	0.01	92
Revolving	-0.07	-0.03	24	0.11	0	94	0.12	0.01	86	0.13	0.02	87	0.13	0.02	88
Closed-end	-0.03	-0.01	26	0.02	0.02	69	0.01	0	64	0.08	0.02	86	0.09	0.01	91
Commercial real estate loans	0	0.05	51	0.02	0.02	73	0	0.07	25	0.02	0.02	69	0.02	0.01	67
Construction and land development	0	0	57	0	-0.01	59	0	0	47	0	-0.02	83	0.01	-0.02	81
1-4 family	0	0	58	0	0	53	0	0	59	0	0	54	0	0	54
Other	0	0	57	0	-0.01	60	0	0	40	0	-0.02	86	0.01	-0.02	88
Multifamily	-0.01	0	9	0	0	11	0	0	20	0	0	15	0.01	0	88
Nonfarm nonresidential	0.01	0.07	53	0.02	0.02	75	0.01	0.11	28	0.03	0.03	67	0.02	0.02	68
Owner-occupied	0.01	0.01	76	0.04	0.01	86	0.01	0.02	62	0.02	0.01	78	0.02	0.01	83
Other	0	0.06	27	-0.02	0.01	10	0	0.08	7	0.01	0.01	70	0	0.01	66
Real estate loans secured by farmland	-0.01	0	16	0	0	50	0.22	0.02	90	-0.09	0.01	3	0.36	0	97
Commercial and industrial loans	0.02	0.20	32	0.24	0.23	65	0.19	0.47	33	0.22	0.27	53	0.15	0.18	54
Loans to individuals	0.60	1.06	44	1.05	0.87	71	0.87	1.13	54	1.16	0.74	82	1.20	0.71	78
Credit card loans		2.41			2.23			2.92			1.89			1.65	
Agricultural loans	-0.06	0.02	10	0.69	0.01	96	0.28	0.19	80	-0.04	0.02	6	0.12	0.03	88
Loans to foreign governments and institutions		0						0							
Other loans and leases	0	0.09	37	0	0.19	34	0	0.15	25	0	0.14	12	0	0.28	10

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	14,396	34,943	24,657	31,086	32,982
90+ days past due loans and leases	2,155	2,280	3,149	3,717	5,085
Nonaccrual loans and leases	43,399	29,972	44,647	25,174	25,487
Total past due and nonaccrual loans and leases	59,950	67,195	72,453	59,977	63,554
Restructured 30-89 days past due					
Restructured 30-89 days past due	453	990	724	798	1,135
Restructured 90+ days past due	165	0	64	209	68
Restructured nonaccrual	4,839	3,647	4,988	3,516	3,089
Total restructured loans and leases	5,457	4,637	5,776	4,523	4,292
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	13,668	14,009	13,793	13,733	13,532
Other real estate owned	1,318	2,384	1,458	1,458	2,441
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.19	0.33	32	0.48	0.45	59	0.33	0.39	51	0.43	0.31	72	0.48	0.32	77
90+ days past due loans and leases	0.03	0.11	49	0.03	0.04	70	0.04	0.12	51	0.05	0.03	74	0.07	0.03	80
Nonaccrual loans and leases	0.57	0.65	47	0.41	0.53	40	0.60	0.66	52	0.35	0.48	36	0.37	0.49	43
90+ days past due and nonaccrual loans and leases	0.60	0.82	43	0.44	0.59	38	0.64	0.85	40	0.40	0.54	36	0.44	0.54	47
30-89 days past due restructured															
30-89 days past due restructured	0.01	0.01	67	0.01	0	91	0.01	0.01	65	0.01	0	79	0.02	0.01	81
90+ days past due restructured	0	0	76	0	0	47	0	0.01	66	0	0	93	0	0	89
Nonaccrual restructured	0.06	0.13	40	0.05	0.04	71	0.07	0.13	41	0.05	0.07	52	0.04	0.10	41
30-89 days past due loans held for sale	0	0	41	0	0	47	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	39	0	0	47	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.19	0.33	32	0.48	0.46	59	0.33	0.40	51	0.43	0.31	72	0.48	0.32	77
90+ days past due assets	0.03	0.11	48	0.03	0.04	70	0.04	0.12	51	0.05	0.03	74	0.07	0.03	80
Nonaccrual assets	0.57	0.66	47	0.41	0.53	40	0.60	0.67	51	0.35	0.48	36	0.37	0.49	43
30+ days past due and nonaccrual assets	0.79	1.18	36	0.93	1.07	48	0.97	1.29	44	0.84	0.87	59	0.92	0.88	61
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.39	0.50	48	0.32	0.42	40	0.44	0.52	47	0.30	0.39	38	0.32	0.39	48
90+ days past due and nonaccrual assets + other real estate owned	0.41	0.53	42	0.35	0.48	39	0.45	0.55	44	0.31	0.45	36	0.35	0.45	43
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.51	0.58	46	0.48	0.49	52	0.56	0.60	50	0.43	0.56	40	0.45	0.59	41
Allowance for loan and lease losses	56.19	69.27	44	47.35	63.13	44	55.17	66.66	41	56.70	92.08	35	58.84	95.97	35
Equity capital + allowance for loan and lease losses	4.55	5.03	51	3.91	4.23	49	4.68	4.97	52	3.47	4.77	38	3.91	5.09	40
Tier 1 capital + allowance for loan and lease losses	5.16	5.96	47	4.51	4.65	48	5.38	6.05	48	3.99	5.30	40	4.48	5.65	43
Loans and leases + other real estate owned	0.77	0.97	44	0.65	0.68	49	0.81	0.97	42	0.58	0.78	40	0.62	0.82	40

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.05	0.31	9	0.31	0.43	41	0.08	0.39	13	0.22	0.28	48	0.23	0.29	51
90+ days past due	0.01	0.13	44	0.01	0.03	52	0.02	0.16	52	0.03	0.03	71	0.05	0.03	81
Nonaccrual	0.82	0.76	65	0.46	0.52	49	0.85	0.76	65	0.46	0.45	54	0.53	0.48	64
Commercial and industrial															
30–89 days past due	0.15	0.22	45	0.28	0.40	49	0.31	0.23	73	0.22	0.22	61	0.09	0.23	42
90+ days past due	0	0.02	15	0	0.02	28	0	0.03	39	0	0.02	30	0	0.02	32
Nonaccrual	0.27	0.69	23	0.60	0.73	50	0.24	0.75	20	0.19	0.74	25	0.10	0.61	21
Individuals															
30–89 days past due	0.66	0.53	66	1.04	0.59	79	1.06	0.83	72	1.08	0.60	82	1.21	0.68	79
90+ days past due	0.11	0.11	68	0.11	0.03	85	0.14	0.14	65	0.13	0.02	88	0.14	0.03	88
Nonaccrual	0.14	0.22	51	0.15	0.14	57	0.20	0.28	53	0.14	0.12	66	0.11	0.15	60
Depository institution loans															
30–89 days past due		0.01		0	0	50		0		0	0	50	0	0	50
90+ days past due		0		0	0	50		0		0	0	50	0	0	50
Nonaccrual		0		0	0	50		0		0	0	50	0	0	50
Agricultural															
30–89 days past due	0.01	0.17	63	0.01	0.17	65	0.27	0.17	75	0.01	0.10	68	1.19	0.11	93
90+ days past due	0	0	44	0	0	44	0	0	44	0	0	47	0.77	0.01	95
Nonaccrual	1.41	0.44	84	1.88	0.62	86	1.60	0.49	85	2.23	0.80	87	1.64	0.46	82
Foreign governments															
30–89 days past due		0.03						0							
90+ days past due		0						0							
Nonaccrual		0.04						0.09							
Other loans and leases															
30–89 days past due	0	0.13	16	0	0.32	23	0	0.18	15	0	0.28	23	0	0.18	23
90+ days past due	0	0.01	34	0	0.01	40	0	0.01	33	0	0	40	0	0	41
Nonaccrual	0	0.15	19	0	0.06	36	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Memoranda																
1-4 family	30-89 days past due	0.07	0.47	7	0.37	0.67	34	0.15	0.65	8	0.25	0.53	32	0.32	0.52	45
	90+ days past due	0.02	0.28	51	0.01	0.05	60	0.03	0.33	48	0.07	0.05	76	0.08	0.04	78
	Nonaccrual	0.86	0.88	58	0.55	0.60	53	0.89	0.89	60	0.53	0.55	54	0.63	0.61	58
Revolving	30-89 days past due	0.05	0.31	17	0.22	0.45	35	0.10	0.48	16	0.22	0.36	43	0.21	0.36	44
	90+ days past due	0	0.03	32	0.02	0.02	80	0.01	0.03	72	0.09	0.01	90	0.05	0.02	83
	Nonaccrual	0.46	1.31	32	0.38	0.37	58	0.49	1.13	36	0.34	0.34	56	0.34	0.35	56
Closed-end	30-89 days past due	0.08	0.48	10	0.40	0.69	35	0.17	0.65	11	0.26	0.56	34	0.35	0.54	47
	90+ days past due	0.03	0.31	53	0.01	0.05	63	0.03	0.38	52	0.06	0.05	76	0.09	0.05	78
	Nonaccrual	0.94	0.85	63	0.59	0.62	55	0.97	0.87	64	0.57	0.57	54	0.70	0.64	62
Junior lien	30-89 days past due	0.02	0.01	79	0.12	0.03	91	0.04	0.02	80	0.12	0.02	95	0.20	0.02	98
	90+ days past due	0.01	0	83	0.01	0	93	0.01	0	85	0.01	0	93	0.02	0	92
	Nonaccrual	0.08	0.05	74	0.07	0.04	80	0.08	0.04	75	0.08	0.03	85	0.09	0.03	87
Commercial real estate	30-89 days past due	0.03	0.22	16	0.25	0.31	52	0.03	0.26	18	0.19	0.15	69	0.15	0.16	59
	90+ days past due	0	0.02	55	0	0.01	33	0.02	0.02	73	0	0.02	34	0.03	0.02	81
	Nonaccrual	0.73	0.62	64	0.24	0.43	41	0.76	0.62	67	0.24	0.34	45	0.26	0.41	50
Construction and development	30-89 days past due	0	0.22	15	0.02	0.36	42	0	0.28	11	0.02	0.20	50	1.36	0.17	96
	90+ days past due	0	0.01	35	0	0.01	42	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.03	0.50	31	0.04	0.21	50	0.03	0.41	31	0.04	0.18	52	0.14	0.18	64
1-4 family	30-89 days past due	0	0.03	30	0	0.09	28	0	0.03	28	0	0.05	33	0.91	0.07	96
	90+ days past due	0	0	44	0	0	46	0	0	42	0	0	47	0	0	48
	Nonaccrual	0	0.02	29	0	0.02	38	0	0.03	27	0	0.01	40	0.14	0.04	87
Other	30-89 days past due	0	0.16	17	0.02	0.21	55	0	0.22	13	0.02	0.12	64	0.45	0.06	93
	90+ days past due	0	0	38	0	0	44	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.03	0.43	36	0.04	0.16	60	0.03	0.35	39	0.04	0.14	57	0	0.10	25
Multifamily	30-89 days past due	0.01	0.08	58	0.01	0.11	68	0.01	0.09	47	0.03	0.03	80	0	0.03	36
	90+ days past due	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
	Nonaccrual	0.07	0.13	60	0.12	0.04	82	0.09	0.11	64	0.11	0.03	84	0.12	0.04	83
Nonfarm non-residential	30-89 days past due	0.04	0.20	25	0.36	0.28	67	0.04	0.23	30	0.27	0.13	82	0.07	0.17	48
	90+ days past due	0	0.02	63	0	0.02	35	0.03	0.02	80	0	0.02	37	0.04	0.02	83
	Nonaccrual	1.07	0.78	71	0.30	0.55	42	1.09	0.80	66	0.31	0.36	50	0.31	0.52	50
Owner Occupied	30-89 days past due	0.04	0.06	52	0.30	0.13	79	0.03	0.07	41	0.21	0.06	89	0.07	0.08	64
	90+ days past due	0	0	75	0	0.01	38	0.02	0	84	0	0.01	40	0.04	0	92
	Nonaccrual	0.84	0.32	90	0.24	0.23	58	0.85	0.27	93	0.25	0.19	64	0.23	0.20	67
Other	30-89 days past due	0	0.12	8	0.06	0.12	53	0.01	0.14	32	0.06	0.05	73	0	0.07	38
	90+ days past due	0	0.01	34	0	0.01	43	0.01	0.01	80	0	0.01	41	0	0.01	39
	Nonaccrual	0.23	0.40	43	0.07	0.22	46	0.24	0.44	44	0.07	0.14	56	0.08	0.22	53
Farmland	30-89 days past due	0	0.13	30	0.77	0.25	82	0	0.11	30	0.31	0.21	77	0.35	0.09	86
	90+ days past due	0	0.01	45	0	0.02	43	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	3.02	1.14	82	5.99	1.20	90	2.98	1.13	81	5.99	1.06	92	7.04	0.49	99
Credit card	30-89 days past due		0.75			0.92			0.95			0.87			1.03	
	90+ days past due		0.56			0.27			0.63			0.18			0.26	
	Nonaccrual		0.10			0.02			0.05			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	430,510	436,360	438,145	443,209	439,880
Retained earnings	787,934	688,075	761,195	696,214	621,203
Accumulated other comprehensive income (AOCI)	-16,699	-2,792	417	-19,026	-43,174
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,201,745	1,121,643	1,199,757	1,120,397	1,017,909
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	277,023	272,258	278,020	273,276	277,635
Accumulated other comprehensive income-related adjustments	-16,699	-2,792	417	-19,026	-43,174
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	941,421	852,177	921,320	866,147	783,448
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	941,421	852,177	921,320	866,147	783,448
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	97,000	97,000	97,000	97,000	97,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	97,000	97,000	97,000	97,000	97,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	97,000	97,000	97,000	97,000	97,000
Tier 1 Capital	1,038,421	949,177	1,018,320	963,147	880,448
Tier 2 Capital					
Tier 2 capital instruments and related surplus	100,000	0	100,000	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	97,053	95,458	97,352	73,894	73,784
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	197,053	95,458	197,352	73,894	73,784
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	197,053	95,458	197,352	73,894	73,784
Exited advanced approach tier 2 capital					
Total capital	1,235,474	1,044,635	1,215,672	1,037,041	954,232
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,095,296	9,746,511	10,930,423	9,594,996	9,521,379
Less: Deductions from common equity tier 1 capital	277,023	272,258	278,020	273,276	277,635
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	10,818,273	9,474,253	10,652,403	9,321,720	9,243,744
Total risk-weighted assets	7,761,913	7,818,812	7,781,992	7,668,643	7,468,578
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	12.13	12.54	49	10.90	10.41	41	11.84	12.35	44	11.29	12.50	35	10.49	12.37	21
Common equity tier 1 capital, column B	0	0.28	46	0	0	50	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	13.38	13.31	59	12.14	11.09	49	13.09	13.08	56	12.56	13.19	48	11.79	13.03	32
Tier 1 capital, column B	0	0.32	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	15.92	15.37	67	13.36	12.51	40	15.62	15.23	66	13.52	14.63	34	12.78	14.48	21
Total capital, column B	0	0.36	46	0	0	50	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	9.60	9.15	66	10.02	10.30	48	9.56	9.13	69	10.33	10.39	56	9.52	10.37	32
Supplementary leverage ratio, advanced approaches HCs		7.94						8.72							

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	3,461	4,269	14,757	15,771	15,122	-18.93	-32.64
Other insurance activities income	3,461	4,269	14,757	15,771	15,122	-18.93	-32.64
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	187,458	183,122	186,434	181,748	177,479	2.37	15.80

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			60			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			40			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		12.21			0			11.24			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	2.95	0.38	94	3.75	0.52	91	3.18	0.41	93	3.48	0.37	94	3.44	0.46	92
Premium income / Insurance activities revenue	0	2.23	43	0	0	47	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income		33.33			100			38.23			100			50	
Other premium income / Total premium income		66.67			0			61.77			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0	48	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		22.15			32.87			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		3.56						3.62							
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			52.20			447.82			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.39	11	73	17.45	11.40	74	16.52	11.03	72	17.54	11.53	72	18.62	13.70	74
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0	49	0	0.75	37	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	700	675	647	731	1,044
Real estate loans	700	675	647	731	1,044
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	700	675	647	731	1,044
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0	47	0	0.87	31	0	0	48	0	0	48
Cost: Interest-bearing deposits		0.13			1.79			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37						5.18							
Commercial and industrial loans		1.94						0.64			2.35			3.83	
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases	3.70	-6.17	69	-30.34	-41.40	59	-11.49	-2.40	34	-29.98	-47.91	62	-32.25	-27.26	32
Total selected assets	3.70	-2.56	67	-30.34	-24.74	34	-11.49	2.04	27	-29.98	-25.04	38	-32.25	5.03	19
Deposits		2.95			92.56			3.46			2.53			-2.42	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	18,218	14,671	44,542	58,579	51,331	24.18	-24.63	
Dividends	16,800	12,800	40,000	50,200	43,000	31.25		
Interest	73	79	391	398	424	-7.59	-6.41	
Management and service fees	1,345	1,792	4,151	7,981	7,907	-24.94	-94.42	
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	6,017	29	37,087	140	131	20648.28	29985.00	
Dividends	6,017	29	37,087	140	131	20648.28	29985.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	24,235	14,700	81,629	58,719	51,462	64.86	0.19	
Securities gains (losses)	474	-827	-483	165	399			
Other operating income	55	84	346	338	350	-34.52	-54.17	
Total operating income	24,764	13,957	81,492	59,222	52,211	77.43	1.87	
Operating Expenses								
Personnel expenses	921	2,103	5,825	5,837	5,572	-56.21	-93.13	
Interest expense	1,359	0	2,842	0	0			
Other expenses	1,547	1,300	3,158	8,425	8,654	19.00	-85.88	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	3,827	3,403	11,825	14,262	14,226	12.46	-84.30	
Income (loss) before taxes	20,937	10,554	69,667	44,960	37,985	98.38		
Applicable income taxes (credit)	-515	-812	-2,653	-1,588	-1,608			
Extraordinary items								
Income before undistributed income of subsidiaries	21,452	11,366	72,320	46,548	39,593	88.74		
Equity in undistributed income of subsidiaries	18,394	-998	32,068	74,473	72,973		-2.85	
Bank subsidiaries	21,772	1,676	61,337	66,217	66,634	1199.05	24.13	
Nonbank subsidiaries	-3,378	-2,674	-29,269	8,256	6,339			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	39,846	10,368	104,388	121,021	112,566	284.32	110.94	
Memoranda								
Bank net income	38,572	14,476	101,337	116,417	109,634	166.45	119.92	
Nonbank net income	2,639	-2,645	7,818	8,396	6,470		86.50	
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,311,152	91.04	1,150,193	90.27	1,306,735	90.81	1,141,901	1,057,755	13.99	42.49
Common and preferred stock	1,311,152	91.04	1,150,193	90.27	1,306,735	90.81	1,141,901	1,057,755	13.99	42.49
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	35,204	2.44	33,177	2.60	38,582	2.68	67,851	59,595	6.11	-27.42
Common and preferred stock	35,204	2.44	33,177	2.60	38,582	2.68	67,851	59,595	6.11	-27.42
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	24,692	1.71	17,262	1.35	23,111	1.61	18,441	14,221	43.04	12.44
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	36,054	2.50	38,975	3.06	37,915	2.63	9,387	5,876	-7.49	476.50
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	5,173	0.36	6,767	0.53	5,504	0.38	7,243	9,581	-23.56	-60.32
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	27,858	1.93	27,760	2.18	27,073	1.88	27,612	28,656	0.35	-33.43
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,440,133	100.00	1,274,134	100.00	1,438,920	100.00	1,272,435	1,175,684	13.03	36.93
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	100,000	6.94	0	0	100,000	6.95	0	0		
Other liabilities	47,956	3.33	60,759	4.77	50,106	3.48	50,842	56,579	-21.07	-30.33
Balance due to subsidiaries and related institutions	101,196	7.03	101,196	7.94	101,196	7.03	101,196	101,196	0.00	0.00
Total liabilities	249,152	17.30	161,955	12.71	251,302	17.46	152,038	157,775	53.84	46.54
Equity Capital	1,190,981	82.70	1,112,179	87.29	1,187,618	82.54	1,120,397	1,017,909	7.09	35.07
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	497	0.03	497	0.04	497	0.03	497	497	0.00	0.00
Common surplus	578,597	40.18	577,080	45.29	578,082	40.17	576,708	575,468	0.26	0.84
Retained earnings	777,169	53.97	678,611	53.26	749,055	52.06	696,214	621,203	14.52	64.78
Accumulated other comprehensive income	-16,699	-1.16	-2,792	-0.22	417	0.03	-19,026	-43,175		
Other equity capital components	-148,583	-10.32	-141,217	-11.08	-140,433	-9.76	-133,996	-136,084		
Total liabilities and equity capital	1,440,133	100.00	1,274,134	100.00	1,438,920	100.00	1,272,435	1,175,684	13.03	36.93
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	101,196	7.03	101,196	7.94	101,196	7.03	101,196	101,196	0.00	0.00
Notes payable to subsidiaries that issued TPS	101,196	7.03	101,196	7.94	101,196	7.03	101,196	101,196	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	13.38	12.54	61	3.67	6.30	31	9.09	7.29	69	11.32	10.58	60	11.49	11.03	60
Bank net income / Average equity investment in banks	11.79	12.55	51	5.05	7.10	33	8.23	7.45	57	10.56	10.85	48	10.77	11.56	48
Nonbank net income / Average equity investment in nonbanks	28.61	12.53	81	-20.94	10.48	2	18.54	9.75	80	13.11	12.07	68	11.42	10.83	64
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			4.73			7.01			15.16			9.40	
Bank net income / Parent net income	96.80	95.97	29	139.62	110.40	89	97.08	88.16	25	96.20	103.77	12	97.40	104.73	11
Nonbank net income / Parent net income	6.62	2.83	80		1.40		7.49	3.59	83	6.94	1.08	91	5.75	0.99	91
Subsidiary holding companies' net income / Parent net income		65.70			119.15			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	20.92	17.74	73	14.56	10.22	65	21.16	20.06	70	13.57	9.66	66	15.50	9.50	72
Total debt / Equity capital	8.40	11.90	52	0	4.27	24	8.42	14.41	48	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	16.89	14.30	72	9.10	8.42	52	16.94	16.67	68	9.03	7.99	57	9.94	7.93	60
Total debt + Loans guaranteed for affiliate / Equity capital	8.40	12.02	51	0	4.31	24	8.42	14.68	48	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	8.40	12	52	0	4.27	24	8.42	14.52	48	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	8.40	11.33	52	0	4.01	27	8.42	13.56	49	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0	46	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0	46	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	48.86	35.48	58	0	15.79	25	46.45	34.67	57	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	113.05	102.85	90	106.40	104.84	61	113.28	102.81	89	107.98	104.21	68	109.77	104.10	74
Total investment in subs / Equity capital	113.05	108.21	79	106.40	105.17	60	113.28	110.16	78	107.98	104.48	67	109.77	104.38	74
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.97	0.22	88	1.72	0.93	75	1.51	0.47	85	0.74	0.44	66	0.88	0.36	75
Equity investment in subs – equity cap / Net income-div (X)	1.38	0.74	82		2.76		2.76	1.82	76	1.19	1.47	56	1.43	1.18	65
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	164.02	111.20	78	56.05	155.57	25	144.87	136.59	61	104.07	153.39	36	97.82	113.37	44
Cash from ops + noncash items + op expense / Op expense + dividend	154.07	98.58	74	244.01	160.07	80	149.83	147.24	64	110.65	152.31	36	96.11	123.74	34
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	89.59	85.35	46	210.86	75.34	85	150.66	134.08	68	109.01	105.99	56	101.27	108.88	47
Pretax operating income + interest expense / Interest expense	1,640.62	1,142.88	74		5,770.74		2,551.34	2,016.32	78		17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,208.36	1,357.31	62	1,239.74	1,663.81	60	1,350.08	1,539.23	64	1,116.05	2,481.22	52	1,017.51	1,015.91	64
Dividends + interest from subsidiaries / Interest expense + dividends	174.85	117.86	78	54.62	170.29	23	154.80	150.43	61	110.28	196.13	33	100.66	140.89	38
Fees + other income from subsidiaries / Salary + other expenses	54.50	13.36	84	52.66	5.48	90	46.21	13.95	80	55.96	3.91	93	55.58	3.76	93
Net income / Current part of long-term debt + preferred dividends (X)		33.13			16.34			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.42	3.97	45	2.96	1.37	74	2.50	3.85	49	0.57	1.59	56	0.34	1.59	54
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0			0.10			0			0	
Nonaccrual		1.22			0			1.03			8.16			0.70	
Total		1.27			0			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.48	1.80	71	0.48	0.11	87	0.51	2.66	69	0.85	0.13	88	0.78	0.14	87
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0.08	38	0	0	49	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	54.69	74.87	35	207.92	77.30	93	65.28	81.10	44	98.84	65.39	78	109.28	87.25	75
Dividends declared / Net income.....	29.44	23.13	58	227.93	53.69	90	45.22	42.29	56	38.02	25.65	69	38.44	24.10	69
Net income – dividends / Average equity.....	9.44	9.52	58	-4.70	3.31	8	4.98	4.14	60	7.02	7.61	40	7.07	8.12	37
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	143.20	101.14	68	54.16	147.78	26	84.73	132.17	26	109.11	160.93	32	99.38	131.90	36
Dividends from nonbank subsidiaries.....	51.29	3.28	93	0.12	0.72	69	78.56	3.41	96	0.30	2.59	68	0.30	2.83	64
Dividends from subsidiary holding companies.....	0	4.75	46	0	0	48	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries.....	194.49	128.99	73	54.29	168.67	21	163.30	174.85	58	109.41	209.89	24	99.68	144.51	32
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	43.55	30.63	65	88.42	86	62	39.47	60.28	33	43.12	45.88	44	39.22	33.37	58
Interest income from bank subsidiaries.....	0.19	0.12	79	0.55	0.13	88	0.39	0.36	74	0.34	0.09	86	0.39	0.11	86
Management and service fees from bank subsidiaries.....	3.49	1.08	81	12.38	0.79	92	4.10	1.47	81	6.86	0.47	91	7.21	0.32	93
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries.....	47.23	33.49	63	101.35	92.03	63	43.95	62.88	34	50.32	48.40	51	46.82	35.67	64
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	228	47.24	89		45.12		474.38	56.39	97	1.67	76.61	23	2.02	80.47	17
Interest income from nonbank subsidiaries.....	0	2.80	33		0.17		0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries.....	0	0.53	40		0.18		0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.09	45		0		0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries.....	228	69.48	84		57.35		474.38	79.84	95	1.67	83.73	19	2.02	96.62	14
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			43.92			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		6.44			0			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0.44			0			0	
Other income from subsidiary holding companies.....		-1.46			0			0.01			0			0.15	
Operating income from subsidiary holding companies.....		34.47			43.92			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	67.84	58.57	40	91.71	65.31	41	49.08	69.76	24	84.77	77.61	23	82.36	72.95	32
Interest income from bank subsidiaries.....	0.29	0.72	77	0.57	2.06	84	0.48	0.63	72	0.67	0.23	84	0.81	0.55	83
Management and service fees from bank subsidiaries.....	5.43	4.11	80	12.84	1.90	89	5.09	1.87	80	13.48	0.75	93	15.14	0.59	93
Other income from bank subsidiaries.....	0	0.02	46	0	0	47	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries.....	73.57	71.70	34	105.12	80.20	97	54.66	82.20	20	98.91	94.06	43	98.31	89.39	47
Dividends from nonbank subsidiaries.....	24.30	5.32	86	0.21	1.90	75	45.51	1.95	96	0.24	1.13	69	0.25	2.65	67
Interest income from nonbank subsidiaries.....	0	0.82	37	0	0.01	45	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries.....	0	0.05	42	0	0	48	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries.....	24.30	10.59	80	0.21	3.37	68	45.51	4.70	92	0.24	1.56	64	0.25	3.33	62
Dividends from subsidiary holding companies.....	0	1.03	46	0	0	48	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.13	45	0	0	50	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	0	48	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34			613.06			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt.....	101.20	29.59	87		70.56		101.20	27.08	89		70.71			81.26	